

**Title of the Invention:**

**TRANSACTION VERIFICATION**

**Abstract of the Invention:**

Apparatus and a method for verifying a credit card transaction has a server with a list stored therein, for each card holder, of transaction numbers and unique codes associated therewith. The card holder is supplied with a data carrier having a selection of those transaction numbers and unique codes. On making  
5 a purchase, the card holder supplies the transaction number and associated unique code to the vendor, who has that information checked against the server. Purchase authorisation is refused if the unique codes, for that transaction number, do not match.